Bankruptcy Case Number: 18-16102



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 20, 2019, at 9:06 o'clock AM PDT, Daniel Hojlo completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 20, 2019 By: /s/Allison M Geving

Name: Allison M Geving

Title: President